

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

MICHELE M. FABRIS

Debtor(s)

Case No. 16-11019TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/24/2016.
- 2) The plan was confirmed on 12/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/26/2017, 02/04/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/11/2019, 06/03/2021.
- 5) The case was dismissed on 11/17/2021.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,096.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,621.20
Less amount refunded to debtor	\$5.00

**NET RECEIPTS:** **\$27,616.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,255.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,255.05**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET	Unsecured	795.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	1,443.00	1,116.56	1,116.56	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Unsecured	2,783.00	2,783.46	2,783.46	0.00	0.00
CAPITAL ONE NA**	Unsecured	393.00	438.24	438.24	0.00	0.00
CBCS	Unsecured	795.00	NA	NA	0.00	0.00
CNAC	Secured	13,985.00	NA	9,850.00	6,953.65	1,515.19
COLLECTION SERVICE CENTER INC	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	838.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	NA	NA	0.00	0.00
DUBOIS DERMATOLOGY AND COSM	Unsecured	0.00	NA	NA	0.00	0.00
ELK COUNTY TAX CLAIM BUREAU	Secured	3,900.00	NA	3,900.00	0.00	75.08
ELK COUNTY TAX CLAIM BUREAU	Priority	NA	NA	6,799.00	0.00	0.00
FARMERS NATIONAL BANK	Secured	22,737.00	22,781.85	0.00	13,817.23	0.00
FARMERS NATIONAL BANK	Priority	0.00	250.00	250.00	0.00	0.00
FARMERS NATIONAL BANK	Priority	0.00	0.00	0.00	0.00	0.00
FARMERS NATIONAL BANK	Priority	0.00	0.00	0.00	0.00	0.00
FARMERS NATIONAL BANK	Priority	0.00	0.00	0.00	0.00	0.00
FARMERS NATIONAL BANK	Priority	0.00	233.00	233.00	0.00	0.00
FIFTH THIRD BANK	Secured	6,492.00	6,318.07	0.00	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	249.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	12,184.00	0.00	0.00	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	0.00	6,999.56	6,999.56	0.00	0.00
HOLIDAY FINANCIAL SERVICE	Unsecured	2,381.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	73.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	6,238.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	387.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	437.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	182.00	NA	NA	0.00	0.00
JASON D NEDZINSKI DMD PC	Unsecured	147.00	NA	NA	0.00	0.00
KANE COMMUNITY HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE RURAL HEALTH	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LIFES JOURNEY	Unsecured	0.00	NA	NA	0.00	0.00
MEDICREDIT CORP++	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	447.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	711.00	710.89	710.89	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	185.00	226.70	226.70	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	0.00	NA	NA	0.00	0.00
PENN HIGHLANDS DUBOIS++	Unsecured	0.00	NA	NA	0.00	0.00
PENN HIGHLANDS ELK	Unsecured	0.00	NA	NA	0.00	0.00
PENN HIGHLANDS PHYSICIAN NETW	Unsecured	69.00	NA	NA	0.00	0.00
PENN HIGHLANDS PHYSICIAN NETW	Unsecured	18.00	NA	NA	0.00	0.00
PENN HIGHLANDS PHYSICIAN NETW	Unsecured	0.00	NA	NA	0.00	0.00
PENN HIGHLANDS PHYSICIAN NETW	Unsecured	18.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	820.17	820.17	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	437.00	437.33	437.33	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,159.00	1,221.03	1,221.03	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	924.00	923.65	923.65	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	8,016.00	6,908.76	6,908.76	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	160.50	160.50	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	517.00	564.28	564.28	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	812.00	905.73	905.73	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	729.00	945.19	945.19	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,051.00	1,111.85	1,111.85	0.00	0.00
QUANTUM3 GROUP LLC AGNT-CREL	Unsecured	2,004.00	2,004.29	2,004.29	0.00	0.00
R AND R RADIOLOGY	Unsecured	0.00	NA	NA	0.00	0.00
RENT RECOVERY SOLUTIONS++	Unsecured	1,412.00	NA	NA	0.00	0.00
SCHUMACHER GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	141.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	11,852.00	13,507.24	13,507.24	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$13,817.23	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,850.00	\$6,953.65	\$1,515.19
All Other Secured	\$3,900.00	\$0.00	\$75.08
<b>TOTAL SECURED:</b>	<b>\$13,750.00</b>	<b>\$20,770.88</b>	<b>\$1,590.27</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,282.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,282.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,785.43</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,255.05</u>	
Disbursements to Creditors	<u>\$22,361.15</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$27,616.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2022

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.